



IFW

3625

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Cross, et al.

Serial No.: 09/695,930

Group Art Unit: 3625

Filed: 10/26/2000

Examiner: Rhode, Jr., Robert E.

For: METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL  
INFORMATION PROCESSING

Atty Dkt. No.: 86,624-005

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**POWER OF ATTORNEY BY ASSIGNEE OF ENTIRE INTEREST  
(REVOCATION OF PRIOR POWERS)**

As assignee of record of the entire interest in the above-identified patent application, all powers of attorney previously given are hereby revoked and the following attorneys and/or agents are hereby appointed to prosecute and transact all business in the Patent and Trademark Office connected therewith: Charles R. Rutherford, Reg. No. 18,933; Ernest E. Helms, Reg. No. 29,721; Robert L. Kelly, Reg. No. 31,843; John W. Rees, Reg. No. 38,278; William F. Kolakowski III, Reg. No. 41,908; Lisa K. Mack, Reg. No. 42,825; Adam B. Strauss, Reg. No. 43,167; Maryann Pierce Perttunen Reg. No. 46,987; Kristen N. Goodman, Reg. No. 48,583; and Jeffrey L. Doyle, Reg. No. 54,074.

Please address all correspondence and telephone calls to:

**DYKEMA GOSSETT PLLC**  
39577 Woodward Avenue, Suite 300  
Bloomfield Hills, Michigan 48304  
(248) 203-0700

Date: 4/21/04

By: Thomas M. Cross  
eFinNet Corporation

**CERTIFICATE OF MAILING**

I hereby certify that this Power of Attorney is being deposited with the United States Postal Service as first class mail, postage prepaid, addressed to the Assistant Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 20<sup>th</sup> day of April 2004.

Pennee A. Hiron  
Printed: 4/30/04 Pennee A. HIRON



**STATEMENT UNDER 37 C.F.R. § 3.73(B)**

eFinNet Corporation ("eFinNet"), of Huntington Woods, Michigan, certifies that it is the owner of the entire right, title and interest in and to the above-identified U.S. Patent Application Serial No. 09/695,930. A copy of the assignment to eFinNet is attached hereto and is being filed on this date for recordation.

eFinNet is a corporation, and the undersigned is an officer of the corporation, and represents that he or she is empowered to act on behalf of the corporation. The undersigned hereby asserts that he or she has reviewed the assignment document and the specifically recited patent application listed above, and to the best of his or her knowledge and belief, certifies that title to U.S. Patent Application Serial No. 09/695,930 is in eFinNet.

Date: 4/21/04

By: Thomas J. Guen  
eFinNet Corporation

BH01\459225.1  
ID\ABST

**PATENTS ONLY**

Tab settings → → →

To the Director of the United States Patent and Trademark Office: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

Thomas M. Cross  
Thomas G. Gagne  
Charlie G. Gagne

Additional names(s) of conveying party(ies)

☐ Yes ☒ No

3. Nature of conveyance:

☒ Assignment

☐ Merger

☐ Security Agreement

☐ Change of Name

☐ Other

Execution Date: April 22, 2004

2. Name and address of receiving party(ies):

Name: eFinNet Corporation

Internal Address:

Street Address: 26321 Woodward

City: Huntington Woods State: MI ZIP: 48070

Additional name(s) & address(es) attached? ☐ Yes ☒ No

4. Application number(s) or patent numbers(s):

If this document is being filed together with a new application, the execution date of the application is:

A. Patent Application No.(s)

10/808,029 and  
09/695,930

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Adam B. Strauss/Reg. No. 43167

Internal Address: Dykema Gossett, PLLC

Street Address: 39577 Woodward Avenue, Suite 300

City: Bloomfield Hills State: MI ZIP: 48304

6. Total number of applications and patents involved:

2

7. Total fee (37 CFR 3.41):.....\$ 80.00

☐ Enclosed - Any excess or insufficiency should be credited or debited to deposit account

☒ Authorized to be charged to deposit account

8. Deposit account number:

04-2223

(Attach duplicate copy of this page if paying by deposit account)

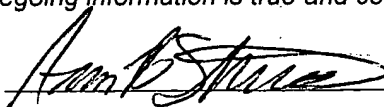
DO NOT USE THIS SPACE

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Adam B. Strauss/Reg. No. 43167

Name of Person Signing



Signature

April 30, 2004

Date

Total number of pages including cover sheet, attachments, and document:

3

**ASSIGNMENT  
(Joint Inventors)**

WHEREAS we, Thomas M. Cross, residing at 5340 STEPHENY CLARKSON ME 48348,  
Thomas G. Gagne, residing at 360 W. WOODLAND FARMDALE MI 48220; and Charlie  
G. Gagne, residing at 6465 HAWK AVE OSTER MI 48130; (hereinafter referred  
to as Assignors), have invented new and useful improvements in:

**METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL  
INFORMATION PROCESSING**

which is set forth in United States Patent Application Serial No. 10/808,029 filed on  
March 24, 2004, which is a Continuation of U.S. Application Serial No. 09/695,930 filed  
on October 26, 2000;

AND WHEREAS, eFinNet Corporation (hereinafter referred to as Assignee), of  
26321 Woodward Huntington Woods, Michigan 48070-1331, is desirous of acquiring the  
entire right, title, and interest in and to said invention and said application for Letters  
Patent of the United States, and in and to Letters Patent or Patents, United States or  
foreign, to be obtained therefor and thereon:

NOW THEREFORE, be it known by all whom it may concern, that for and in  
consideration of One Dollar (\$1.00) and other good and valuable consideration, the  
receipt and adequacy of which are hereby acknowledged, the Assignors have assigned,  
sold and set over, and by these presents assign, sell and set over unto the Assignee, its  
successors, legal representatives and assigns, for the territory of the United States of  
America and all foreign countries, the entire right, title and interest in and to said  
invention, said application for Letters Patent, including the right to file foreign patent  
applications corresponding to said application, and the right to claim the date of said  
application for Letters Patent and any legal equivalents thereof, and any and all Letters  
Patents in the United States of America and all foreign countries which may be granted  
therefor and thereon, and to any and all divisions, continuations, and continuations-in-  
part of said application, or reissues or extensions of said Letters Patent or Patents  
prepared and executed by Assignors on even date herewith, the same to be held and  
enjoyed by the Assignee, as fully and entirely as the same would have been held by the  
Assignors had this Assignment and sale not been made.

AND the Assignors hereby covenant and agree that the Assignors will at any time  
upon the request and at the expense of the Assignee execute and deliver any and all  
papers and do all lawful acts that may be necessary or desirable to perfect the title to said  
invention and to obtain Letters Patent therefor, and the Assignors hereby authorize and  
request the Commissioner of Patents to issue said Letters Patent to said Assignee in  
accordance with this Agreement.

4/22/04  
Dated

Thomas M. Cross  
Thomas M. Cross

State of Michigan )  
County of Oakland )

Thomas M. Cross personally appeared before the undersigned on this 22nd day of April, 2004, and acknowledged his/her signature to the foregoing Assignment.

(AFFIX SEAL)

CANDACE M. PAVLISCAK  
NOTARY PUBLIC OAKLAND CO., MI  
MY COMMISSION EXPIRES Aug 4, 2004

Candace M. Pavliscak  
Notary Public

My commission expires: 8/4/04

4/22/04  
Dated

Thomas G. Gagne  
Thomas G. Gagne

State of Michigan )  
County of Oakland )

Thomas G. Gagne personally appeared before the undersigned on this 22nd day of April, 2004, and acknowledged his/her signature to the foregoing Assignment.

(AFFIX SEAL)

CANDACE M. PAVLISCAK  
NOTARY PUBLIC OAKLAND CO., MI  
MY COMMISSION EXPIRES Aug 4, 2004

Candace M. Pavliscak  
Notary Public

My commission expires: 8/4/04

4/22/04  
Dated

Charlie G. Gagne  
Charlie G. Gagne

State of Michigan )  
County of Oakland )

Charlie G. Gagne personally appeared before the undersigned on this 22nd day of April, 2004, and acknowledged his/her signature to the foregoing Assignment.

(AFFIX SEAL)

CANDACE M. PAVLISCAK  
NOTARY PUBLIC OAKLAND CO., MI  
MY COMMISSION EXPIRES Aug 4, 2004

Candace M. Pavliscak  
Notary Public

My commission expires: 8/4/04

Please address all correspondence and telephone calls, and upon recordation  
Please return this document to:

DYKEMA GOSSETT PLLC  
39577 Woodward Avenue, Suite 300  
Bloomfield Hills, MI 48304  
(248) 203-0700